

Fill in this information to identify the case:

Debtor 1 Dorian L. Harris

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 14-18499-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF9 MASTER PARTICIPATION TRUST

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 2159

Date of payment change: 4/1/2018

Must be at least 21 days after date of this notice

New total payment: \$1,910.98

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$728.36

New escrow payment: \$859.79

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Dorian L. Harris

Print Name

Middle Name

Last Name

Case number (if known) 14-18499-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kevin Buttery
Signature

Date 03/06/2018

Print Kevin Buttery
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112

Email kbuttery@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 08, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

RONALD G. MCNEIL
MCNEIL LEGAL SERVICES
1333 RACE STREET
PHILADELPHIA, PA 19107-1585

DORIAN L. HARRIS
21 CORNELL ROAD
BALA CYNWD, PA 19004-2104

WILLIAM C. MILLER, ESQ.
CHAPTER 13 TRUSTEE
P.O. BOX 1229
PHILADELPHIA, PA 19105

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
833 CHESTNUT STREET
SUITE 500
PHILADELPHIA, PA 19107

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Winston Dimanche
Winston Dimanche
wdimanche@rasflaw.com



CALIBER
HOME LOANS

Please do not send mail to this address
Caliber Home Loans, Inc.
P.O. Box 619063
Dallas, TX 75261-9063

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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Analysis Date: 02/17/2018

Property Address: 21 CORNELL RD
BALA CYNWYD PA 19004

DORIAN L HARRIS
C/O RONALD G MCNEIL
1333 RACE ST
PHILADELPHIA PA 19107-1556

	CURRENT PAYMENT	NEW PAYMENT EFFECTIVE 04/01/2018
Principal & Interest	\$1,051.19	\$1,051.19
Escrow Deposit	\$728.36	\$695.22
Escrow Adjustment	\$0.00	\$164.57
Total Monthly Payment	\$1,779.55	\$1,910.98

Customer Service: 1-800-401-6587
Mon - Fri, 8:00 a.m. to 7:00 p.m. (CST)
www.caliberhomeloans.com

In accordance with federal guidelines, Caliber Home Loans, Inc. will review your escrow account annually. Certain conditions may require your escrow account to be reviewed more than once in a 12-month period. This statement details your actual escrow account activity since your previous disclosure statement or your initial disclosure and reflects the anticipated activity for the next 12 months.

ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Month	Anticipated Payment	Anticipated Disbursement	Description	Anticipated Balance	Required Balance
			STARTING BALANCE	688.24	4,638.00
Apr 2018	695.22	.00		1,383.46	5,333.22
May 2018	695.22	.00		2,078.68	6,028.44
Jun 2018	695.22	-2,554.19	HOMEOWNER INS	219.71	4,169.47
Jul 2018	695.22	.00		914.93	4,864.69
Aug 2018	695.22	-4,169.47	SCHOOL	-2,559.32 *	1,390.44 **
Sep 2018	695.22	.00		-1,864.10	2,085.66
Oct 2018	695.22	.00		-1,168.88	2,780.88
Nov 2018	695.22	.00		-473.66	3,476.10
Dec 2018	695.22	.00		221.56	4,171.32
Jan 2019	695.22	.00		916.78	4,866.54
Feb 2019	695.22	.00		1,612.00	5,561.76
Mar 2019	695.22	-1,619.00	CITY/TOWN	688.22	4,637.98
TOTAL	8,342.64	-8,342.66			

CALCULATION OF ESCROW SHORTAGE

*Anticipated Low Point Escrow Balance	\$	-2,559.32
**Allowable Required Balance	\$	1,390.44
Total Escrow Shortage	\$	-3,949.76
Monthly Escrow Adjustment (Total divided by 24)	\$	164.57

▼ DETACH COUPON HERE ▼



CALIBER
HOME LOANS

DORIAN L HARRIS

ESCROW SHORTAGE PAYMENT COUPON

Analysis Date February 17, 2018 Loan Number [REDACTED] Shortage Amount **-\$3,949.76**

Please write your loan number on your check and mail to:

CALIBER HOME LOANS
P.O. BOX 650856
DALLAS, TX 75265-0856

Your escrow disclosure indicates a shortage of -3,949.76. For your convenience, we have spread this amount over 24 months and included it in your new monthly payment, effective April 1, 2018. However, you may choose to pay it in full and reduce your new monthly payment to \$1,746.41. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

DATE ANALYZED: 02/17/2018

PRIOR 12 MONTH ESCROW HISTORY

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Month of Activity	Anticipated Deposit	Actual Deposit	Anticipated Payment and Description	Actual Payment and Description	Anticipated Balance	Actual Balance
				STARTING BAL.	.00	-5,538.26
Apr 2017	.00		.00	.00	.00	-5,538.26
May 2017	.00	729.34	.00	.00	.00	-4,808.92
Jun 2017	.00	729.34	.00	-2,554.19 HOMEOWNER INS	.00	-6,633.77
Jul 2017	.00		.00	.00	.00	-6,633.77
Aug 2017	.00		.00	-4,169.47 SCHOOL	.00	-10,803.24
Sep 2017	.00		.00	.00	.00	-10,803.24
Oct 2017	.00		.00	.00	.00	-10,803.24
Nov 2017	.00	728.36	.00	.00	.00	-10,074.88
Dec 2017	.00	1,456.72	.00	.00	.00	-8,618.16
Jan 2018	.00		.00	.00	.00	-8,618.16
Feb 2018	.00	728.36	.00	.00	.00	-7,889.80
Mar 2018	.00		.00	.00	.00	-7,889.80

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



HISTORY OF ACCOUNT
ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

DORIAN L HARRIS

21 CORNELL RD
BALA CYNWYD, PA 19004

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT
FROM 10/07/2016 TO 03/30/2018

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
10/07/2016	(\$3,919.26)	Negative Adjustment	\$0.00	\$0.00	(\$3,919.26)	(\$3,919.26)
03/16/2017	(\$1,619.00)	Disbursement City/Town/Township	\$0.00	(\$1,619.00)	(\$3,919.26)	(\$5,538.26)
05/02/2017	\$729.34	Escrow Payment	\$0.00	(\$1,619.00)	(\$3,189.92)	(\$4,808.92)
05/02/2017	(\$729.34)	Escrow Payment Reversal	\$0.00	(\$1,619.00)	(\$3,919.26)	(\$5,538.26)
05/31/2017	\$729.34	Escrow Payment	\$0.00	(\$1,619.00)	(\$3,189.92)	(\$4,808.92)
06/02/2017	(\$2,554.19)	Disbursement Homeowners Ins / Condo Master	(\$2,554.19)	(\$1,619.00)	(\$3,189.92)	(\$7,363.11)
06/30/2017	\$729.34	Escrow Payment	(\$2,554.19)	(\$1,619.00)	(\$2,460.58)	(\$6,633.77)
08/15/2017	(\$4,169.47)	Disbursement School	(\$2,554.19)	(\$5,788.47)	(\$2,460.58)	(\$10,803.24)
11/07/2017	\$728.36	Escrow Payment	(\$2,554.19)	(\$5,788.47)	(\$1,732.22)	(\$10,074.88)
12/05/2017	\$728.36	Escrow Payment	(\$2,554.19)	(\$5,788.47)	(\$1,003.86)	(\$9,346.52)
12/08/2017	(\$728.36)	Escrow Payment Reversal	(\$2,554.19)	(\$5,788.47)	(\$1,732.22)	(\$10,074.88)
12/18/2017	\$728.36	Escrow Payment	(\$2,554.19)	(\$5,788.47)	(\$1,003.86)	(\$9,346.52)
12/30/2017	\$728.36	Escrow Payment	(\$2,554.19)	(\$5,788.47)	(\$275.50)	(\$8,618.16)
02/08/2018	\$728.36	Escrow Payment	(\$2,554.19)	(\$5,335.61)	\$0.00	(\$7,889.80)

Description	Amounts
Insurance Balance	(\$2,554.19)
Homeowner's Ins	(\$2,554.19)
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	(\$5,335.61)
Assessments	\$0.00
County	\$0.00
City/Town/Township	(\$1,166.14)
School	(\$4,169.47)
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$0.00
Overall Balance	(\$7,889.80)
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	(\$7,889.80)

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.